

Table I.A.2.e(2003) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2003

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	32.6%	13.8%	91.0%	38.4%	67.4%	13.0%	13.3%	74.8%
Firm size								
Less than 50 employees	13.5%	14.7%	87.0%	36.6%	54.8%	1.7%	2.9%	67.0%
50+ employees	58.7%	12.6%	96.4%	40.9%	84.8%	28.5%	27.7%	85.6%
Less than 10 employees	10.5%	16.4%	85.1%	35.9%	52.3%	1.3%	2.3%	57.5%
10-24 employees	16.8%	13.0%	88.9%	37.8%	56.6%	2.4%	3.7%	83.7%
25-99 employees	26.4%	9.8%	93.5%	36.8%	66.0%	3.0%	4.9%	86.6%
100-999 employees	40.3%	8.3%	95.8%	36.6%	76.9%	10.6%	9.9%	90.6%
1000+ employees	73.5%	14.8%	97.3%	44.0%	92.3%	42.3%	40.9%	82.3%
Industry group **								
Agric., fish., forest.	8.0%	24.2%	78.8%	24.0%	56.6%	1.5% *	4.3% *	49.9%
Mining and manufacturing	28.3%	11.1%	92.3%	39.3%	64.7%	11.2%	11.8%	83.7%
Construction	20.2%	15.3%	88.6%	38.2%	56.2%	2.4%	3.5%	73.5%
Utilities and transp.	37.3%	21.0%	90.6%	35.4%	71.0%	26.5%	26.1%	75.2%
Wholesale trade	27.8%	12.9%	91.2%	36.2%	66.1%	14.9%	15.0%	75.3%
Fin. svcs. and real estate	43.8%	9.8%	94.3%	35.9%	79.3%	27.7%	24.4%	75.8%
Retail trade	40.9%	14.3%	91.7%	38.7%	73.1%	17.1%	19.9%	84.4%
Professional services	29.7%	13.6%	89.6%	38.3%	65.8%	9.8%	9.6%	70.0%
Other services	30.1%	15.0%	91.0%	41.8%	62.6%	6.6%	7.6%	71.3%
Ownership								
For profit, incorporated	34.4%	14.0%	91.0%	38.8%	68.8%	14.2%	14.7%	77.8%
For profit, unincorporated	26.5%	14.0%	89.2%	34.2%	64.0%	8.2%	6.3%	69.3%
Nonprofit	28.2%	9.6%	93.1%	43.9%	61.7%	8.9%	11.0%	70.0%
Unknown	27.8%	16.0%	91.3%	36.6%	65.3%	13.6%	14.5%	53.1%
Age of firm								
Less than 5 years	16.7%	15.5%	86.6%	35.4%	56.1%	0.9% *	0.9% *	67.5%
5-9 years	17.1%	12.6%	89.5%	36.2%	59.9%	1.5%	1.6%	68.4%
10-19 years	17.4%	12.8%	89.3%	37.4%	57.1%	1.9%	1.8%	71.2%
20 or more years	35.2%	14.6%	91.0%	40.4%	68.3%	15.3%	16.7%	77.1%
Unknown	67.4%	12.5%	96.8%	36.3%	92.5%	37.2%	35.0%	81.3%
Multi/single status								
2 or more locations	56.7%	12.7%	95.9%	39.9%	84.4%	27.9%	27.2%	85.1%
1 location only	14.6%	14.6%	87.3%	37.3%	54.9%	1.9%	3.0%	67.2%
Percent full-time employees								
Less than 25%	29.7%	17.6%	87.5%	34.6%	63.3%	8.7% *	9.5%	70.2%
25-49 %	38.5%	14.6%	91.9%	37.6%	69.1%	12.8%	13.8%	79.3%
50-74 %	30.8%	15.9%	90.3%	41.7%	64.5%	11.8%	13.5%	73.5%
75% or more	32.5%	13.0%	91.2%	38.1%	68.1%	13.5%	13.5%	74.9%
Union presence								
No union employees	26.1%	13.2%	90.4%	36.5%	64.8%	7.4%	7.7%	74.8%
Has union employees	69.0%	15.1%	94.1%	54.6%	80.8%	42.7%	43.3%	72.8%
Unknown	76.4%	19.6%	95.1%	44.8%	86.8%	52.6%	53.8%	77.2%
Percent low wage employees								
50% or more low wage	25.1%	14.5%	89.8%	35.7%	63.2%	5.3%	7.6%	75.6%
Less than 50% low wage	25.0%	13.0%	90.0%	37.6%	63.3%	7.5%	8.0%	73.5%
Unknown	66.4%	15.9%	95.5%	44.0%	86.3%	39.9%	37.8%	78.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(2003) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2003

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.77%	0.51%	0.32%	0.49%	0.59%	0.81%	0.71%	0.40%
Firm size								
Less than 50 employees	0.66%	0.57%	0.50%	0.70%	0.38%	0.19%	0.28%	0.54%
50+ employees	1.10%	1.02%	0.51%	1.13%	0.78%	1.43%	1.45%	0.78%
Less than 10 employees	0.55%	0.52%	0.50%	0.77%	0.61%	0.21%	0.40%	0.89%
10-24 employees	1.57%	1.06%	0.86%	1.22%	1.36%	0.60%	0.46%	0.98%
25-99 employees	0.93%	0.98%	0.63%	1.43%	1.51%	0.68%	0.69%	0.76%
100-999 employees	1.58%	0.58%	0.40%	2.14%	1.42%	1.10%	0.95%	0.86%
1000+ employees	1.76%	1.38%	0.72%	1.84%	1.04%	2.41%	2.25%	1.30%
Industry group **								
Agric., fish., forest.	1.99%	3.13%	2.34%	3.30%	4.35%	0.79% *	1.94% *	4.42%
Mining and manufacturing	1.42%	1.23%	1.00%	1.85%	0.97%	1.53%	1.12%	1.25%
Construction	1.91%	0.97%	1.02%	1.48%	1.37%	0.54%	1.00%	2.12%
Utilities and transp.	5.48%	4.11%	1.73%	5.74%	2.55%	4.37%	4.07%	2.54%
Wholesale trade	1.93%	1.38%	1.05%	2.09%	2.09%	2.15%	2.19%	1.65%
Fin. svcs. and real estate	2.74%	0.75%	0.44%	1.64%	1.22%	1.66%	1.48%	2.05%
Retail trade	1.61%	1.39%	0.79%	2.16%	1.00%	2.06%	2.35%	1.05%
Professional services	1.44%	0.79%	0.81%	1.43%	1.04%	1.42%	1.16%	1.79%
Other services	2.08%	0.81%	0.95%	1.56%	1.39%	1.11%	0.87%	1.14%
Ownership								
For profit, incorporated	0.95%	0.61%	0.47%	0.69%	0.61%	1.22%	1.10%	0.45%
For profit, unincorporated	2.56%	1.32%	0.78%	1.86%	1.79%	2.16%	1.37%	1.24%
Nonprofit	1.18%	1.16%	1.04%	2.98%	1.99%	1.47%	1.58%	1.26%
Unknown	3.07%	2.21%	1.19%	3.31%	3.05%	2.99%	3.20%	2.43%
Age of firm								
Less than 5 years	1.69%	2.12%	1.80%	2.13%	2.38%	0.34% *	0.32% *	1.48%
5-9 years	1.22%	0.82%	0.82%	1.28%	0.95%	0.42%	0.41%	1.33%
10-19 years	0.88%	0.78%	0.61%	1.41%	1.21%	0.35%	0.24%	0.87%
20 or more years	0.96%	0.57%	0.50%	0.98%	0.92%	1.18%	1.27%	0.53%
Unknown	2.31%	1.50%	0.84%	1.96%	1.18%	3.04%	3.16%	1.80%
Multi/single status								
2 or more locations	1.33%	0.97%	0.40%	1.03%	0.58%	1.50%	1.43%	0.76%
1 location only	0.73%	0.46%	0.45%	0.78%	0.51%	0.16%	0.27%	0.50%
Percent full-time employees								
Less than 25%	2.84%	2.16%	2.37%	3.35%	3.39%	2.63% *	2.24%	1.77%
25-49 %	1.29%	0.56%	0.94%	2.42%	1.70%	1.95%	1.77%	1.48%
50-74 %	2.69%	1.03%	0.76%	1.38%	1.44%	1.71%	1.77%	1.37%
75% or more	0.82%	0.55%	0.27%	0.48%	0.61%	0.81%	0.66%	0.61%
Union presence								
No union employees	0.84%	0.43%	0.29%	0.38%	0.62%	0.60%	0.44%	0.39%
Has union employees	1.96%	2.23%	1.05%	2.60%	2.12%	2.91%	4.03%	1.91%
Unknown	1.61%	4.27%	1.80%	3.28%	3.19%	3.77%	3.16%	3.04%
Percent low wage employees								
50% or more low wage	1.57%	0.84%	0.58%	1.20%	1.61%	0.69%	1.32%	1.26%
Less than 50% low wage	0.77%	0.44%	0.39%	0.57%	0.51%	0.64%	0.58%	0.58%
Unknown	1.76%	1.96%	0.93%	1.74%	1.60%	2.55%	2.25%	1.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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